

Uniform Residential Loan Application

Ex. 2

This application is designed to be completed by the applicant(s) with the lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA	<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other:	Agency Case Number	Lender Case No.
	<input type="checkbox"/> FHA	<input type="checkbox"/> FmHA		0050028886	
Amount	Interest Rate	No. of Months	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
\$ 32,000.00	14.100 %	360		<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & zip code)			No. of Units
211 CHESTNUT ROANOKE, AL 36274			

Legal Description of Subject Property (attach description if necessary)	Year Built
LOT, BLOCK	

Purpose of Loan	<input type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Other (explain):	Property will be:		
	<input checked="" type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent		<input checked="" type="checkbox"/> Primary Residence	<input type="checkbox"/> Secondary Residence	<input type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.						
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)	
	\$	\$	\$	\$	\$	

Complete this line if this is a refinance loan.						
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made	<input type="checkbox"/> to be made
	\$ 0	\$ 26,553	Refinance & Debt Consolidation			

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
GEORGE MCCARLEY		<input checked="" type="checkbox"/> Fee Simple
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		<input type="checkbox"/> Leasehold (show expiration date)

Borrower**III. BORROWER INFORMATION****Co-Borrower**

Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
GEORGE MCCARLEY							
Social Security Number	Home Phone (incl. area code)	Age	Yrs. School	Social Security Number	Home Phone (incl. area code)	Age	Yrs. Schoc
416762215	3348236489						
<input checked="" type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages	
<input type="checkbox"/> Separated		0		<input type="checkbox"/> Separated		0	
Present Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent 14.00 No. Yrs. 211 CHESTNUT ST ROANOKE 36274				Present Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.			

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, zip code) Own Rent No. Yrs.

Former Address (street, city, state, zip code) Own Rent No. Yrs.

Borrower**IV. EMPLOYMENT INFORMATION****Co-Borrower**

Name & Address of Employer	<input checked="" type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
MCCARLEY ASSOC 211 CHESTNUT		14			
		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
PRESIDENT/MANAGEMENT CONSULTANT	/		/		

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to) 00/00-00/00	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to) 00/00-00/00
		Monthly Income			Monthly Income
		\$			\$

Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
/			/		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to) 00/00-00/00	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to) 00/00-00/00
		Monthly Income			Monthly Income
		\$			\$

Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
/			/		

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 10,000.00	\$	\$ 10,000.00	Rent	\$	
Overtime				First Mortgage (P&I)	290.00	\$ 381.70
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notes in "Describe other income" below)				Homeowner Assn. Dues		
Total	\$ 10,000.00	\$	\$ 10,000.00	Other:		

*Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income **Notice:** Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$ 0
	\$ 0
	\$ 0

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed Jointly Not Jointly

ASSETS		Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description			LIABILITIES	Monthly Payt. & Mos. Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$		Name and address of Company	\$ Payt./Mos.	\$
<i>List checking and savings accounts below</i>			TELCO CRUN	211.00/ 37	* 7,729.00
Name and address of Bank, S&L, or Credit Union			1232360144		
Acct. no.	\$		Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$		NEW SOUTH	424.00/ 9	* 3,655.00
Name and address of Bank, S&L, or Credit Union			10710614192		
Acct. no.	\$		Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$		DMCCB	49.00/ 39	* 1,920.00
Name and address of Bank, S&L, or Credit Union			545800017700169		
Acct. no.	\$		Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$		AMEX	/	* 1,420.00
Name and address of Bank, S&L, or Credit Union			05898600		
Acct. no.	\$		Acct. no.		
Name and address of Company			AMEX	\$ Payt./Mos.	\$
Stocks & Bonds (Company name/number & description)	\$		29095900	/	* 306.00
			Acct. no.		
Life insurance net cash value	\$		Name and address of Company	\$ Payt./Mos.	\$
Face amount: \$				/	*
Subtotal Liquid Assets	\$				
Real estate owned (enter market value from schedule of real estate owned)	\$ 44,000				
Vested interest in retirement fund	\$		Acct. no.		
Net worth of business(es) owned (attach financial statement)	\$		Name and address of Company	\$ Payt./Mos.	\$
Automobiles owned (make and year)	\$			/	
94 Q 45	15,000		Acct. no.		
88 F 150	5,000		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)	\$		Job Related Expense (child care, union dues, etc.)	\$	
			Total Monthly Payments	\$ 684.00	
Total Assets a.	\$ 60,000		Net Worth (a minus b)	\$	\$ 15,030.00

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
		0	0	0	0	0	0
		0	0	0	0	0	0
	Totals	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

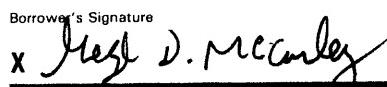
VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
a. Purchase price	\$	If you answer "yes" to any questions a through i, please use continuation sheet for explanation.			
b. Alterations, improvements, repairs		Borrower	Co-Borrower	Yes	No
c. Land (if acquired separately)		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)	681.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l & o from i)		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Are you a party to a law suit? <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>					
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.) <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>					
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question. <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>					
g. Are you obligated to pay alimony, child support, or separate maintenance? <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>					
h. Is any part of the down payment borrowed? <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>					
i. Are you a co-maker or endorser on a note? <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>					
j. Are you a U.S. citizen? <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>					
k. Are you a permanent resident alien? <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>					
l. Do you intend to occupy the property as your primary residence? <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>					
If "Yes," complete question m below.					
m. Have you had an ownership interest in a property in the last three years?					
(1) What type of property did you own--principal residence (PR), second home (SH), or investment property (IP)? <input type="checkbox"/> <input type="checkbox"/>					
(2) How did you hold title to the home--solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? <input type="checkbox"/> <input type="checkbox"/>					

IX. ACKNOWLEDGMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Borrower's Signature



Date

12-6-00

Co-Borrower's Signature



Date

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER

 I do not wish to furnish this information

Race/National Origin:

American Indian or Alaskan Native Asian or Pacific Islander
 Black, not of Hispanic origin Hispanic White, not of Hispanic origin

Sex:

Female Male

CO-BORROWER

 I do not wish to furnish this information

American Indian or Alaskan Native Asian or Pacific Islander
 Black, not of Hispanic origin Hispanic White, not of Hispanic origin

Other (specify) _____

Female Male

To be Completed by Interviewer

This application was taken by:

--
 face-to-face interview
 by mail
 by telephone

Interviewer's Name (print or type)

--

Interviewer's Signature

Date

12/04/00

Interviewer's Phone Number (incl. area code)

800-636-1442

Name and Address of Interviewer's Employer

HOUSEHOLD FINANCE CORPORATION

III
961 WEIGEL DRIVE
ELMHURST, IL 60126

GM

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you
need more space to complete the
Residential Loan Application.
Mark B for Borrower or C for
Co-Borrower.

Borrower:	GEORGE MCCARLEY	Agency Case Number:
Co-Borrower:		Lender Case Number: 0050028886

 NOTICE OF RIGHT TO APPRAISAL COPY

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. In your letter, give us the following information: Loan or application number (if known), date of application, name(s) of loan applicant(s), property address, and current mailing address.

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature

Date

Co-Borrower's Signature

Date

12-6-2000

X